



Last Reviewed December 2021

# TRICARE® Benefits/ Programs for National Guard and Reserve Members during Early Eligibility and Activation

Your Options for Coverage during Early Eligibility and  
Activation

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# Today's AGENDA

- What Is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance



# **Today's AGENDA**

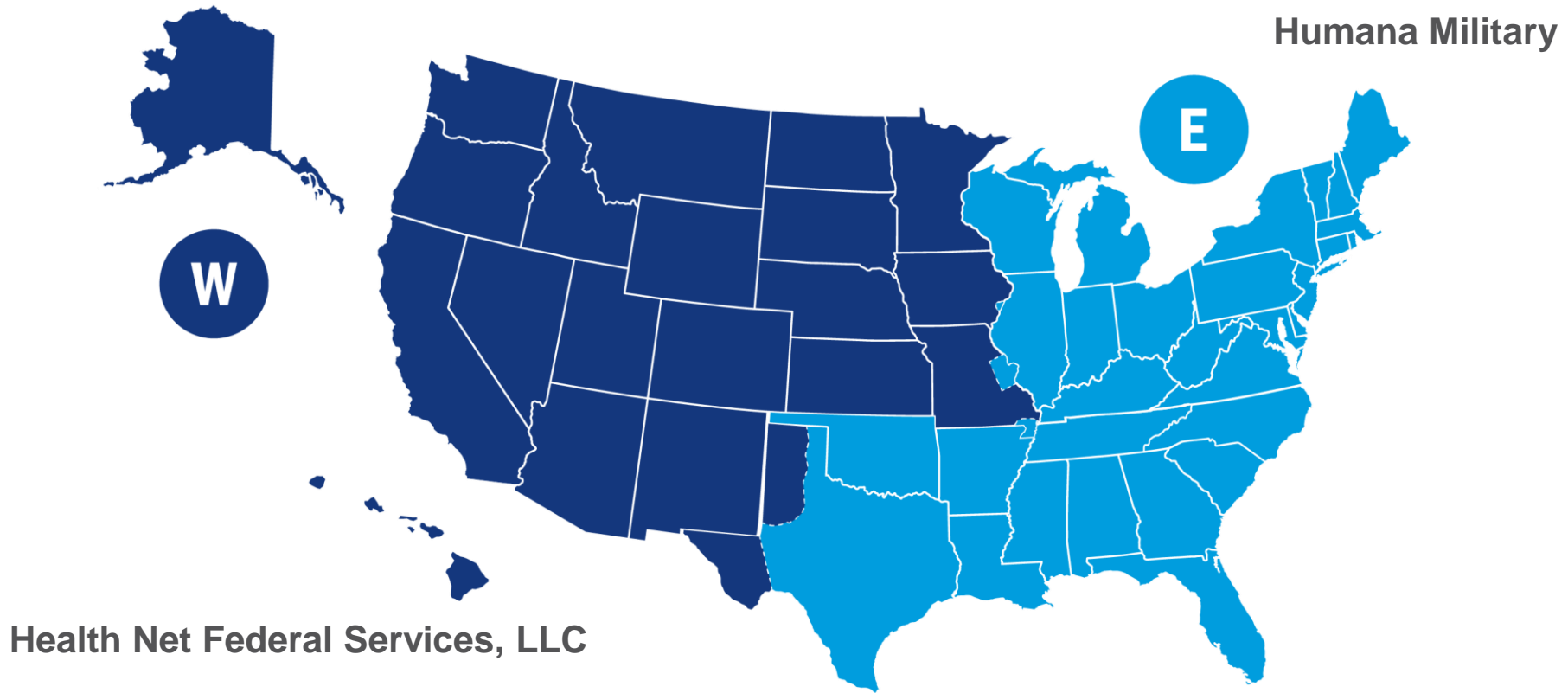
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# What Is TRICARE?

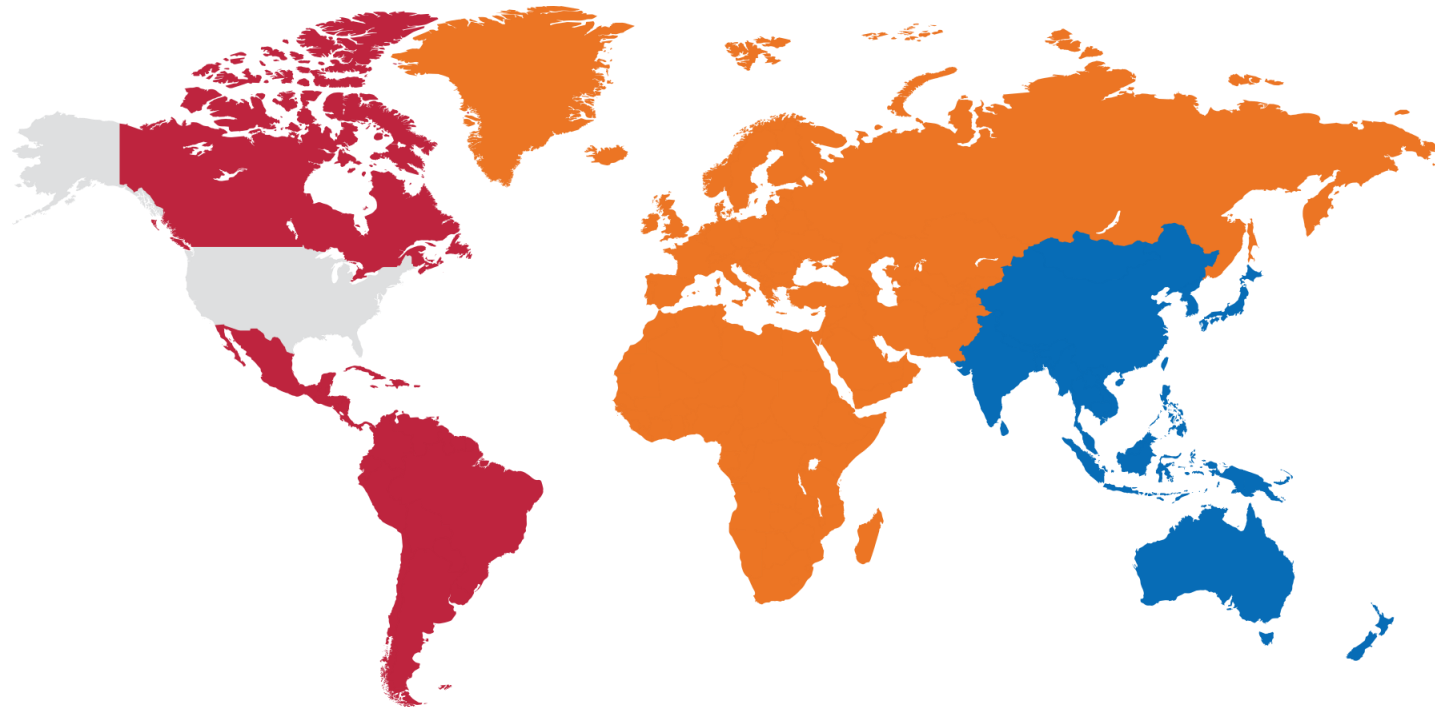


- Uniformed services health care program
- Worldwide network
  - Military hospitals and clinics
  - Civilian health care providers

# TRICARE Stateside Regions



# TRICARE Overseas Program



## **Latin America and Canada**

Canada, the Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands

## **Eurasia-Africa**

Africa, Europe and the Middle East

## **Pacific**

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, Northern Mariana Islands, South Korea and Western Pacific remote countries

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# Keep DEERS Information Up To Date



Being able to use TRICARE depends on keeping DEERS up to date. Update DEERS after you have a life event, like getting married or divorced, moving, giving birth, adopting a child, retiring, and other changes.



Visit an **ID Card Office** (<https://idco.dmdc.osd.mil/idco>).

**Note:** You must use this option to add family members in DEERS.

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Log on to <https://milconnect.dmdc.osd.mil>.

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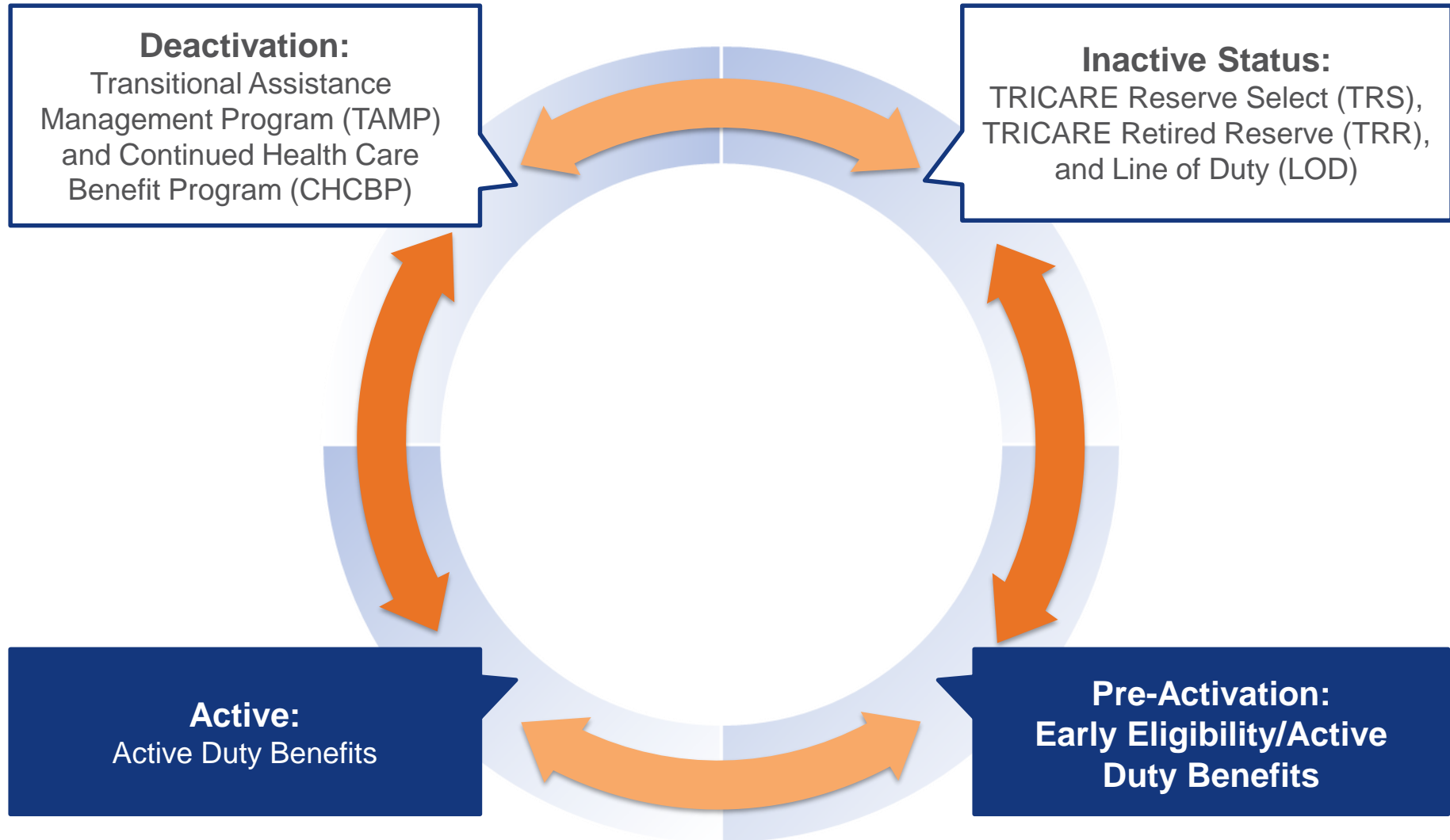
Call **1-800-538-9552**.

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Fax **1-800-336-4416**.

# Coverage Lifecycle



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# Early Eligibility

- Eligible up to 180 days before activation:
  - Delayed-effective-date active duty orders for more than 30 days
    - For a federal preplanned mission
    - In support of a contingency operation
  - Service personnel office updates status in DEERS
- Provides the active duty TRICARE benefit to you and your eligible family members
- If the orders are rescinded prior to the report date:
  - Active duty TRICARE coverage ends
  - May qualify to purchase TRS
  - May wish to reinstate employer-sponsored health plan

**Note:** Eligibility ends on the “effective date” that orders are rescinded.

# Service Members:

## Early Eligibility/Active Duty Benefits

- For National Guard and Reserve members, TRICARE benefits are the same as for any other ADSM.
- Routine and urgent care:
  - Visit a military hospital or clinic.
    - [www.tricare.mil/mtf](http://www.tricare.mil/mtf)
  - Find a civilian TRICARE-authorized provider via your regional contractor when a military hospital or clinic is not available.
    - [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)

**Note:** National Guard and Reserve members in early eligibility status who seek urgent, specialty, or inpatient care outside of a military hospital or clinic must coordinate all requests with their regional contractor for pre-authorization.

# Service Members:

## Early Eligibility/Active Duty Benefits

- Specialty care (pre-authorization is required):
  - Contact your primary care manager (PCM) or regional contractor to coordinate specialty care pre-authorizations.
- Emergency care: Call 911 or go to the nearest emergency room.
- Enrollment in TRICARE Prime may be required at your final duty station. Upon arrival, follow the command's guidance.

**Note:** Service members living near a military hospital or clinic may enroll in TRICARE Prime at the military hospital or clinic. Enrollment in TRICARE Prime Remote or with a civilian PCM is **not** authorized during the early eligibility period.

# Family Members: Program Options

- **TRICARE Prime:**
  - Available in Prime Service Areas in the United States and areas near military hospitals or clinics overseas
  - If eligible, ADFMs are automatically enrolled in TRICARE Prime.
  - **US Family Health Plan:**
    - Available in six designated areas across the United States
    - TRICARE Prime option
- **TRICARE Select:**
  - Available worldwide
  - If TRICARE Prime is not available, ADFMs are automatically enrolled in TRICARE Select.
- **TRICARE Young Adult:**
  - Available worldwide

## Family Members: Program Options (continued)

- TRICARE Prime Remote for Active Duty Family Members:
  - Available in remote locations (if living and working more than 50 miles from the closest military hospital or clinic)
  - Available to families of activated National Guard and Reserve members:
    - National Guard or Reserve member and family must reside together in a TRICARE Prime Remote ZIP code at the start of early eligibility or at activation, whichever is earlier
    - TRICARE Plan Finder tool:  
[www.tricare.mil/planfinder](http://www.tricare.mil/planfinder)
    - Eligible for TPRADFM only while remaining at that residence



# Beneficiary Categories: Group A and Group B

- All beneficiaries fall into one of two categories based on when you or your sponsor entered the uniformed services. The groups pay different costs and fees.
  - **Group A:** If your or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you're in Group A.
    - **Note:** When enrolled in a premium-based plan, Group A beneficiaries follow Group B cost-shares, deductibles, and catastrophic caps.
  - **Group B:** If your or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, you're in Group B.

# TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage.
- TRICARE network provider or primary care manager (PCM) delivers most routine care.
- PCM coordinates specialty care (referrals required).
- For emergencies, call 911 or go to the nearest emergency room.

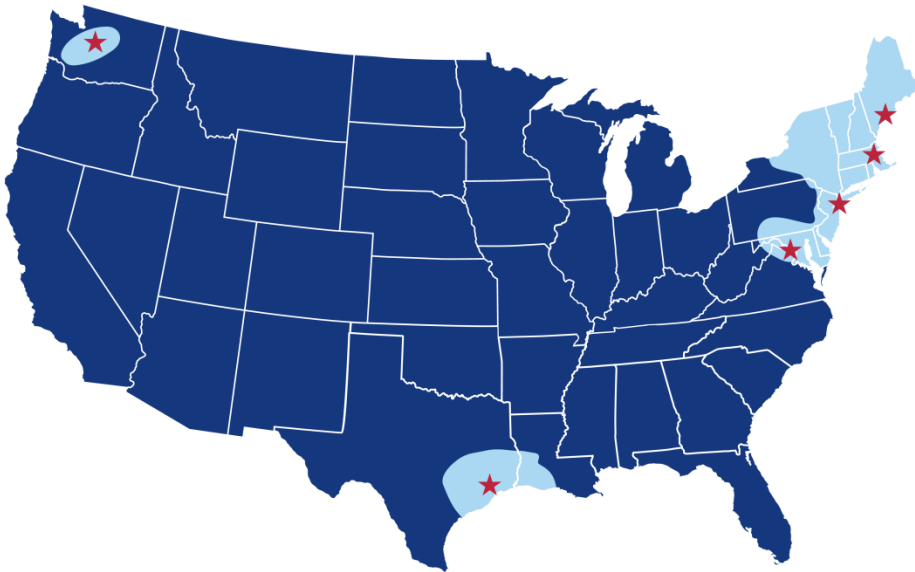
# TRICARE Prime:

## Costs for ADSMs and ADFMs

- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using retail pharmacies
- Point-of-service (POS) option available for out-of-pocket costs
- Catastrophic cap is per family for covered medical services

# US Family Health Plan (USFHP)

## USFHP Service Areas



- TRICARE Prime option
- Six service areas
- Must enroll
- May not get care at military hospitals or clinics or use military pharmacies

# TRICARE Select

- Freedom to choose providers
- Referrals not required for most services
- Yearly deductible and cost-shares apply
- Enrollment required
- Some services require pre-authorization
- May have to file your own claims



# TRICARE Select: Getting Care

- For TRICARE Select, find a network or TRICARE-authorized provider:
  - Go to [www.tricare.mil/findaprovider](http://www.tricare.mil/findaprovider)
  - Call your regional contractor.
  - Ask your provider's office if they accept TRICARE.
    - If not, invite the provider to become TRICARE-authorized.
    - Give the provider your regional contractor's phone number or send them to [www.tricare.mil/providers](http://www.tricare.mil/providers).



# TRICARE Select: Costs for ADFMs

- No enrollment fees for ADFMs
- Deductibles based on the sponsor's pay grade and status
  - The TRICARE Select yearly deductible is waived for National Guard and Reserve family members of sponsors called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation.
- Cost-shares or Copayments
- Catastrophic cap is per family for covered medical services
- For the most up-to-date cost information, go to [www.tricare.mil/costs](http://www.tricare.mil/costs).

# TRICARE Prime and TRICARE Select Enrollment

- There are four ways to enroll:
  - **Online:** Enroll at <https://milconnect.dmdc.osd.mil>.
  - **By phone:** Call your regional contractor.
  - **By mail:** Download the TRICARE Prime or TRICARE Select form and submit it to your regional contractor. Forms are available at [www.tricare.mil/forms](http://www.tricare.mil/forms).
  - **In person** (overseas only): Go to an overseas TRICARE Service Center.

# TRICARE Plus

- A primary care enrollment program at select military hospitals and clinics for beneficiaries who are not enrolled in TRICARE Prime
- No enrollment fees or cards
- Available to eligible beneficiaries not enrolled in TRICARE Prime and to their dependent parents or parents-in-law
- Limited enrollment based on military hospital or clinic capability and capacity
- Specialty care within the military hospital or clinic not guaranteed
- Eligible beneficiaries must complete *TRICARE Plus Enrollment Application* (DD Form 2853)

# TRICARE Young Adult

- Available to qualified unmarried, adult-age dependents of TRICARE-eligible sponsors who are:
  - At least age 21 (or age 23 if previously enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provided over 50% of the financial support), but haven't yet reached age 26
  - Not eligible to enroll in an employer-sponsored health plan
  - Not otherwise eligible for TRICARE program coverage
  - Not a uniformed service sponsor (for example, a member of the Selected Reserve)
- For TRICARE Young Adult (TYA) eligibility, cost, and enrollment information, and to download the *TRICARE Young Adult Application* (DD Form 2947), visit [www.tricare.mil/tya](http://www.tricare.mil/tya).



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# Priority for Access to Military Hospitals and Clinics

- 1** ADSMs, including National Guard and Reserve members on active duty status
- 2** ADFMs enrolled in a TRICARE Prime option
- 3** Retired service members, their dependents, and all others enrolled in a TRICARE Prime option
- 4** ADFMs not enrolled in a TRICARE Prime option, and TRICARE Reserve Select members
- 5** Retired service members and their dependents not enrolled in a TRICARE Prime option, TRICARE Retired Reserve members, and all other eligible beneficiaries not enrolled in a TRICARE Prime option

# Pharmacy Options

## **Military Pharmacy**



- Usually inside military hospitals and clinics
- Get up to a 90-day supply

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## **TRICARE Pharmacy Home Delivery**



- Must use this option for some drugs
- Get up to a 90-day supply

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## **TRICARE Retail Network Pharmacy**



- Fill prescriptions without submitting a claim
- Get up to a 30-day supply

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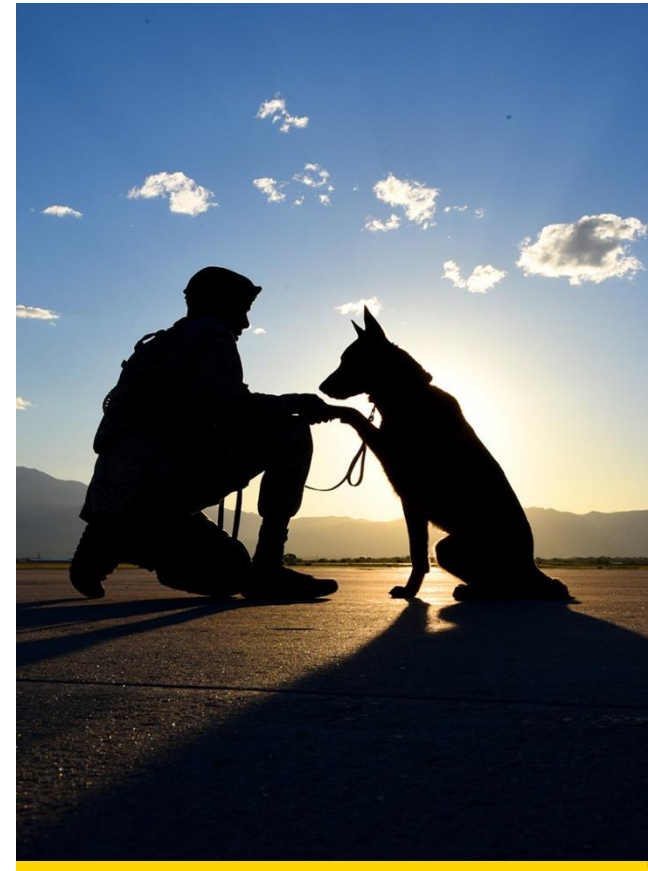
## **Non-Network Pharmacy**



- Pay full price up front and file a claim to get a portion of your money back
  - Get up to a 30-day supply
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# Service Members: Active Duty Dental Benefits

- Automatic coverage:
  - Upon early eligibility or activation
  - If previously enrolled in the TRICARE Dental Program (TDP), sponsor is automatically disenrolled and covered as an ADSM
- Seek care from military dental clinics if living or working within 50 miles of a military dental clinic.



# Service Members: Active Duty Dental Program

- The Active Duty Dental Program (ADDP) is a dental program administered by United Concordia:
  - Provides civilian dental care to active duty service members who work and live in remote locations or obtain referrals from their military dentists.
  - You must have an Appointment Control Number authorizing your care.
  - Go to [www.addp-ucci.com](http://www.addp-ucci.com) or call **1-866-984-2337** for more information.
- International SOS Government Services, Inc. is the administrator for the TRICARE Overseas Program benefit and coordinates dental care in remote overseas locations. Visit [www.tricare-overseas.com](http://www.tricare-overseas.com) to learn more.

# TRICARE Dental Program

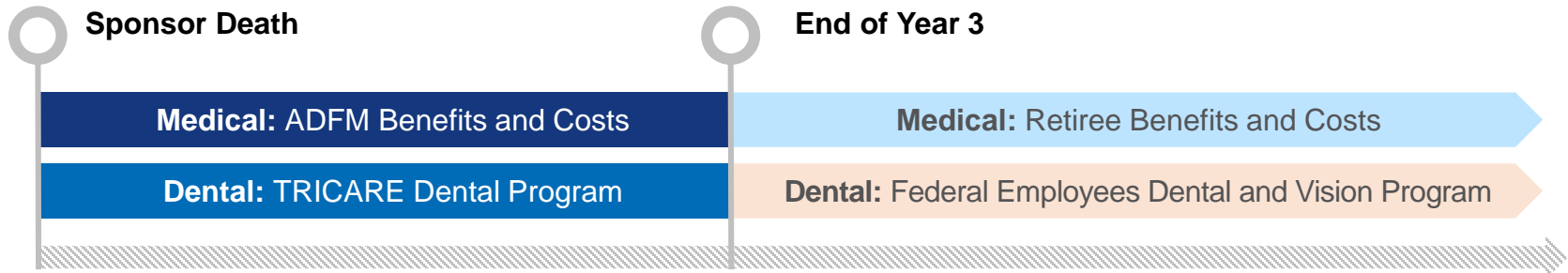
- The TRICARE Dental Program (TDP) is a voluntary, premium-based dental program; the benefit is administered by United Concordia.
- Plan premiums depend on the sponsor's status.
- Eligible enrollees include:
  - Family members of active duty service members.
  - Family members of National Guard and Reserve members.
  - National Guard and Reserve members who aren't on active duty or covered by the Transitional Assistance Management Program.

For more information, visit the TDP website: [www.uccitdp.com](http://www.uccitdp.com)

# Survivor Benefits: Activated More Than 30 Days

If a National Guard or Reserve member dies while serving on federal active duty orders for more than 30 days, family members remain eligible as follows:

## Surviving Spouses Benefit Timeline



## Surviving Children Benefit Timeline



# Survivor Benefits: Activated 30 Days or Less

- If a National Guard or Reserve member dies while serving on federal active duty orders for a period of 30 consecutive days or less, family members remain eligible as survivors:
  - They have retiree benefits and costs.
  - They are eligible for the TDP Survivor Benefit.

# Survivor Benefits: Not Activated

- Family members of non-activated National Guard or Reserve members who had TRS or TAMP coverage at the time of their death have the following options:
  - If TRS coverage was in effect, qualified survivors may purchase or continue coverage under TRS for up to six months from the date of their sponsor's death.
  - If TAMP coverage was in effect, eligible survivors remain covered until the end of the 180-day TAMP period.

# The Affordable Care Act

**TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.**



Each tax year, you'll get an Internal Revenue Service (IRS) Form 1095 from your pay center. It will list your TRICARE coverage for each month.



Your Social Security number (SSN) and the SSNs of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.

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### Stateside Regional Contractors

- TRICARE East Region  
Humana Military  
**1-800-444-5445**  
**[HumanaMilitary.com](http://HumanaMilitary.com)**  
**[www.tricare-east.com](http://www.tricare-east.com)**
- TRICARE West Region  
Health Net Federal Services, LLC  
**1-844-866-WEST** (1-844-866-9378)  
**[www.tricare-west.com](http://www.tricare-west.com)**

### Overseas Regional Contractor

- TRICARE Overseas Program (TOP)  
International SOS Government Services,  
Inc.  
**[www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)**

### More Resources

- TRICARE Website  
**[www.tricare.mil](http://www.tricare.mil)**



- Publications  
**[www.tricare.mil/publications](http://www.tricare.mil/publications)**
- milConnect  
**<https://milconnect.dmdc.osd.mil>**